RAJYA SABHA

Tuesday, the 13*th March,* 2007/22 *Phalguna,* 1928 *(Saka)*

The House met at eleven of the clock,

MR. CHAIRMAN in the Chair.

ORAL ANSWERS TO QUESTIONS

*201. [The questioner (Dr. Vijay Mallya) was absent. For answer *vide* page 27 *infra*]

Loans to minorities on priority basis

*202. SHRI S.M. LALJAN BASHA: Will the Minister of FINANCE be pleased to state:

(a) whether the RBI has written to Government that minorities will not get loans on priority basis;

(b) the details of the RBI's objections and problems;

(c) whether any alternative programme has been suggested by RBI to bring minorities within the settled banking system;

(d) if not, whether RBI and the banking system will avoid social priorities of Government; and

(e) the steps proposed to evolve an alternative mechanism to ensure devolution of some powers from RBI?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (e) A Statement is laid on the Table of the House.

Statement

(a) to (e): As per instructions issued by the Government of India, to ensure smooth flow of bank credit to minority communities, the RBI issued a master circular on 5th July, 2006 specifically on the issue of credit facilities to minority communities. The circular directed the creation of Special Cells and designation of exclusive officers to be accountable and to be entrusted with the responsibility for ensuring publicity among minority communities of various programmes and suitable schemes for which bank credit can be made available. As per the circular, the lead banks in the identified districts were required to involve the State Minority Commission/ Finance Corporation in the extension work to create awareness among and identification of beneficiaries and preparation of viable projects.

Subsequent to the release of the Prime Minister's revised 15-Point Programme for the Welfare of Minorities, a further circular was issued by the Reserve Bank of India on 1st September, 2006. This circular brought to the notice of the banks that an important objective of the programme is to ensure that an appropriate percentage of priority sector lending is targeted for the minority communities. This circular has enjoined upon the banks to ensure that within the overall target for priority sector lending and the sub target of 10% for the weaker sections, sufficient care should be taken to ensure that the minority communities receive an equitable portion of the credit. With a view to ensure that the minority communities receive their due credit requirement, discussions are on with the Reserve Bank to ensure that more branches are opened in the minority concentration areas.

श्री एस॰एम॰ लालजन बाशा: सर, हमारे काबिल फाइनांस मिनिस्टर ने जो आंसर भेजा है, उस आंसर में ही वह एग्री करते हैं कि हम लोगों ने कुछ नहीं किया। आंसर में कहा गया है कि आर॰बी॰आई॰ ने 5 जुलाई, 2006 को सर्कुलर भेजा है। सर, जहाँ तक मेरी नज़र में है कि किसी भी बैंक ने अभी तक माइनॉरिटीज़ को लोन देने में कुछ भी नहीं किया है। सिर्फ एक सर्कुलर आर॰बी॰आई॰ ने रेज़ किया है, लेकिन बैंकों में उसका इम्प्लिमेंटेशन नहीं हो रहा है। हमारे काबिल फाइनांस मिनिस्टर साहब से मैं यह पूछना चाहता हूँ कि इन्हें फाइनांस मिनिस्टर बने 3 साल हो गए, इन्होंने माइनारिटीज़ के कितने लोगों को लोन दिया, सिर्फ यह फीगर बता दें।

SHRI P. CHIDAMBARAM: Sir, let me begin by saying that I am entirely sympathetic to the idea that more loans must be given to the minority communities. The figures that we have, show that in the year ending March, 2006, the total priority advances of domestic scheduled commercial banks was Rs. 5,16,334 crores, of which the advances to the minorities are Rs. 45,490 crores. It works out to 8.81 per cent. Now, this 8.81 per cent

should certainly be enhanced and more credit must be given to the minorities. Therefore, I am engaged in a very close and detailed consultation with IBA and RBI. We have made some progress. We still have to iron out some differences which are there between IBA, RBI and the Government. I am confident that once these differences are ironed out, we will have a more comprehensive policy statement or decision, and then a year after we should monitor whether we have achieved our targets. I am reasonably confident that once we iron out the few difference that still remain, we will be able to arrive to a policy decision and while implementing that we will do everything in our power to enhance this proportion of advances which go the minorities.

श्री एस॰एम॰ लालजन बाशा: सर; अभी सिर्फ सहानुभूति—इनके तीन साल हो गए। अभी भी माइनॉरिटीज़ के प्रति सहानुभूति नहीं है। सभी बहुत ही चिन्तित हैं, यह बताने का काम किया ... (**व्यवधान**)...

श्री सभापति: सहानुभूति का स्पष्टीकरण करेंगे, तब जाकर पता लगेगा...(**व्यवधान**)...

श्री एस॰एम॰ लालजन बाशा: सर, मैं आपके माध्यम से इनसे एक ही रिक्वैस्ट करता हूँ। इन्हें फाइनांस मिनिस्टर बने 3 साल हो गए। मैं एक एग्जाम्पल देना चाहता हूँ कि हिन्दुस्तान के बैंकों में माइनॉरिटीज़ के ऊपर कैसा जुल्म हो रहा है। मैं उनको इसका एक एग्जाम्पल देना चाहता हूँ।

सर, बॉम्बे मर्केंटाइल बैंक एक मल्टी को-ऑपरेटिव स्टेट बैंक है। वह बैंक पहले बहुत स्ट्रौंग था, बाद में कुछ नुकसान में आया, लेकिन फिर तीन-चार साल से वह पूरे प्रॉफिट में आ गया। जब से यह फाइनांस मिनिस्टर बने, वह प्रॉफिट में आ रहा है। उसके पूरे 1 हजार करोड़ रुपए गवर्नमेंट के पास डिपोजिट हैं, 200 करोड़ रुपए हमारे रिजर्व बैंक के पास हैं और उसके कम-से-कम Hundreds of Crores के एसेट्स हैं। उस बैंक को थोड़ा फाइनांशियल हैल्प करने के लिए आप एक-दो सौ करोड़ रुपये दें, जो 2-3 साल में रिकवर भी हो सके, क्योंकि वह माइनॉरिटीज़ के लिए 95 परसेंट काम करने वाला बैंक है। हिन्दुस्तान में ऐसा एक ही बैंक बॉम्बे मर्केंटाइल बैंक है। उस बैंक के लिए मैं 3 साल से इनसे पूछ रहा हूँ, लेकिन आज तक कुछ भी नहीं किया—सिर्फ आर॰बी॰आई॰, फाइनांस मिनिस्टर। लास्ट में तंग आकर मैंने करीब 25 एम॰पीज़॰ के साथ मिल कर एक रिप्रिजेंटेशन प्राइम मिनिस्टर को भी दिया। प्राइम मिनिस्टर ने भी कहा कि हम लोग इसे सहानुभूति से देख रहे हैं। सर, यह सहानुभूति क्या है? हमारी तो समझ में नहीं आ रहा है। ...(**व्यवधान**)... यह सहानुभूति कौन सी है? यह एक एग्जाम्पल बांबे मर्केंटाइल बैंक का ऐसा है, जबकि तीन साल से तकरीबन 25 लेटर मैंने पर्सनली लिखे हैं, फाइनेन्स मिनिस्टर से मिला हूँ, पूरे एम॰पीज़ के साथ प्राइम मिनिस्टर को हम मिले हैं। वोट बैंक तो माइनोरिटीज का इन्होंने हिंदुस्तान में बोना है कि कितने साल तक यहां

पर बैठेंगे। ...(व्यवधान)... सहानुभूति कब, कितनी होगी? क्या आने वाले पचास साल तक सहानुभूति देंगे, 60 साल तो ऐसे ही गुजर गए हैं। सच्चर कमेटी के बोलने के बाद भी इनकी आंखें नहीं खुलती हैं। उनको फाइनेन्सियल हेल्प चाहिए। इतना बोलने के बाद भी कुछ नहीं। हमारे प्राइम मिनिस्टर ने सच्चर कमेटी को बैठाया था और हमारे फाइनेन्स मिनिस्टर ने उस सच्चर कमेटी की रिपोर्ट को देखा ही नहीं? उनका इरादा क्या है? ...(व्यवधान)

श्री सभापति: ठीक है, हो गया।

श्री एस॰ एम॰ लालजन बाशा: सर, यह एक एग्जाम्पल है, जो पूरे हाऊस को मालूम होना है कि मैंने कम से कम 25 लेटर इनको लिखे हैं, 4 बार पर्सनली मिला हूं ओर इन्होंने बोला कि देखूंगा, आरबीआई को बोलूंगा। आज 3 साल निकल गए। ...(व्यवधान)... अभी ये कितने महीने, कितने साल कहेंगे? ...(व्यवधान) हाऊस को मालूम होना है कि माइनोरिटीज के साथ क्या हो रहा है। हमें मालूम है, हाऊस को मालूम होना चाहिए, कितना इनजस्टिस हो रहा है। ...(व्यवधान)

श्री सभापति: ठीक है, आपका हो गया।

श्री एस॰ एम॰ लालजन बाशा: सर, मैं आपके माध्यम से एक ही लाइन में अपनी बात बोलता हूं कि ये प्रूफ करने के लिए बोले कि कहीं माइनोरिटीज के लिए लोन का काम हुआ है? खाली मल्टीनेशनल के वास्ते आरबीआई काम कर रही है। आरबीआई को बड़े-बड़े मल्टीनेशनल चाहिए, हजारों करोड़ रुपया लोन देने का काम चाहिए, लेकिन छोटे, माइनोरिटीज के लिए कोई काम नही है। ...(व्यवधान)... फाइनेन्स मिनिस्टर साहब इस बारे में सीरियसली आरबीआई के ऑफीसर्स को बुलाकर हमारे माइनोरिटीज के एमपीज को बुलाकर बैठाएं और इसके सोल्युशन का एक रास्ता निकालें। यह खाली पेपर में करके इस तरह काम नहीं होना है। ...(व्यवधान)

SHRI P. CHIDAMBARAM: Sir, two separate issues have arisen. One is the general issue as to what have we done in the last two-three years. End of March, 2004, the total lending to minorities within the priority sector was Rs. 34,654 crores. End of March, 2006, the amount was Rs. 45,490 crores. It is not correct to say that more loans are not being given to minorities. I say that more loans are being given, but even more should be done. From Rs. 34,654 crores, we hace come to Rs. 45,490 crores. This is the main question and I am answering what we have done in two years, but we should do more.

There is an entirely separate issue about the Bombay Mercantile Bank about which the hon. Member has met me and I have explained it to him.

It is an urban co-operative bank. I do not know how the Central Government, under what head or what provision of law can give money to an urban cooperative bank which falls under the regulatory jurisdiction of the State Government. I have explained this more than once. I cannot find a way in which from the Central Government's budget, I can give money to an urban cooperative bank.

श्री एस॰ एम॰ लालजन बाशा: सर, माधोपुरा बैंक में, जब 800 करोड़ रुपया आप कोपरेटिव बैंक में दे सकते हैं, पंजाब एंड सिंध बैंक को आप 200 करोड़ रुपया दे सकते हैं, तो आप इसको क्यों नहीं दे सकते?

SHRI P. CHIDAMBARAM: I have explained to my learned friend more than once that there is no way in which from the Central budget you can give money to an urban cooperative bank which falls under the regulatory jurisdiction of the State Government.

SHRI S.S. AHLUWALIA: I would like to put a specific question. Who mooted this idea and when I would like to know who mooted this idea of giving priority loan to a minority community and when. Then a Working Group was formed, which as submitted its report. What was the recommendation of that Working Group. Then you have constituted another Committee. Its report has yet to come. You have issued guidelines on that. Would you specify your policy about a minority community? What do you mean by a minority community? Today, who are in majority in the rest of India, they are in minority in Kashmir. In Mizoram, they are in minority. In Nagaland, they are in minority. In Punjab, they are in minority. In Meghalaya, they are in minority. Would you specify the meaning and definition of a 'minority community'? And, what are the exact objections of the RBI and the IBA? You said that you have discussed this matter with the RBI and the IBA. What are the exact objections of these two organisations? Finally, how much have you fixed as the loan amount? Is it Rs. 25,000 or Rs. 50,000 or Rs. 1 lakh or Rs. 2 lakhs or Rs. 1 crore? What is the limit that you have fixed?

SHRI P. CHIDAMBARAM: Sir, five communities have been notified by the Ministry of Welfare as minority communities. They are Sikhs, Muslims, Christians, Zorastrains and Buddhists. So, this is the definition of minority community.

DR. KARAN SINGH: Does that include Jammu and Kashmir?

SHRI P. CHIDAMBARAM: This goes by community, by religion.

Now, Sir, as far as lending to priority sector is concerned, the Reserve Bank of India issues guidelines and circulars, from time to time. On 5th July, 2006, the Reserve Bank issued instructions to banks with regard to providing credit facilities to minority communities. This is a Master Circular which incorporated all the guidelines issued, from time to time, collected at one place, which said that these guidelines must be followed by all the banks while lending to the priority sector, with a special emphasis on credit to minority communities. Then, the Prime Minister's 15-Point Programme...

SHRI S.S. AHLUWALIA: Who mooted this idea?

SHRI P. CHIDAMBARAM: I am answering. These guidelines and circulars are issued, from time to time, over a period of years ...*(Interruptions)*

SHRI S.S. AHLUWALIA: No, no....

SHRI P. CHIDAMBARAM: What is the point in saying, 'No, no'? I am telling you ...*(Interruptions)*

SHRI S.S. AHLUWALIA: Mr. Finance Minister, don't misguide the House. I have put a specific supplementary. There was a Working Group which was working on that, and they have submitted a report. Please tell the House when this Working Group was formed and who mooted this idea.

SHRI P. CHIDAMBARAM: I am not able now to say whether a Working Group was appointed. I don't have that information. These circulars and instructions issued, from time to time, over a period of years, were all captured in one circular, and this was issued on 5th July, 2006. So, this considered all the circulars issued earlier and updated them. Then, came the Prime Minister's 15-Point Programme for the welfare of minorities.

When this 15-Point Programme was announced, the Reserve Bank issued another circular on 1st September, 2006, where they said that within the priority sector lending, sufficient care should be taken to ensure that minority communities also receive an equitable part of the credit, and they gave some guidelines as to how to go about doing that. Since then we are engaged in discussions with the RBI and the IBA as to what changes should be made in the Master Circular and how this proportion of credit to minority communities can be enhanced. Sir, nobody has any objection, as such, to increasing credit to minority communities. There are points of view. These points of view have to be discussed and reconciled. As recently as February, we had a discussion; we are in communication with the RBI and the IBA, and I think, all these points of view can be reconciled and a policy decision can be evolved in the immediate future. At the moment, I can say with confidence that nobody has any objection. Various aspects are being pointed out. All this has to be discussed, and a final policy decision will be formulated, and the RBI will be advised to issue a circular in order to enhance the proportion of credit given to the minority community within the priority sector.

MR. CHAIRMAN: How much time will it take?

SHRI P. CHIDAMBARAM: I cannot fix a date. I will do my best to see that the RBI and the IBA are on board as far as possible. We will try to do it as early as possible.

SHRI S.S. AHLUWALIA: What about your Committee? They had constituted a Committee to look into it, and the Report is yet to come.

SHRI P. CHIDAMBARAM: Sir, I am not aware of any Committee. I have instructed the Banking Division to have consultations with the IBA and the RBI. There is an exchange of letters. We have called them for discussion. If you are talking about the Committee, the only Committee I know of is the group which I am now closely monitoring.

श्रीमती वृंदा कारत: सर, आज अखबारों में पढ़ने को मिला कि दूसरे हाउस में हमारे आदरणीय

वित्त मंत्री जी को एक बहुत अच्छा सर्टिफिकेट मिला है कि 'He is the best lawyer in the country' इनके जवाब से हम सबको बहुत कुछ सीखने को मिलता है कि किस तरह सही जवाब नहीं दिया जाए, किस तरह स्पष्ट जवाब नहीं दिया जाए। यह सबक अगर पूरे हाउस में हमें किसी से सीखना है, तो हम सभी लोग वित्त मंत्री जी से सीख सकते हैं।

सर, यह फिर भी गोल-मोल करके हाउस में बता रहे हैं, लेकिन मुख्य सवाल यह है, यही सवाल 19 दिसम्बर को भी इस हाउस में उठाया गया था, उस समय भी हमने स्पष्ट पूछा था कि प्रधान मंत्री जी के 15-प्वाइंट प्रोग्राम में यह रेखांकित किया गया है या नहीं, अथवा आपको यह आदेश दिया गया है या नहीं कि आपको प्रियॉरिटी सेक्टर लैंडिंग में 15% माइनॉरिटी कम्युनिटीज को देना है। लेकिन उस समय भी आपने इसका गलत जवाब दिया, उस समय भी आपने हाउस को मिसलीड किया। उसके बाद मैंने आपको पत्र लिखा, उस पत्र के जवाब में आपने लिखा, सर, मेरी चिट्ठी 20 दिसम्बर को गई और 3 जनवरी को वित्त मंत्री जी उस फाइल को मंगा कर देखते हैं कि वाकई में यह सही बात है कि 24 नवम्बर को प्रधान मंत्री जी के ऑफिस से इनके पास पत्र आया कि आपने जितने भी सर्कुलर्स दिए हैं, उसमें यह आदेश है, लेकिन 15% टार्गेटिड माइनॉरिटीज के लिए आपने कुछ नहीं किया। सर, 20 दिसम्बर से 3 जनवरी तक एक पत्र नहीं तीन पत्र भेजे गए, मुझे मालूम नहीं कि यहां पर किस प्रकार की सामूहिक प्रणाली चल रही है। अगर वित्त मंत्री जी, प्रधान मंत्री जी की बात नहीं सुन सकते तो वह इस हाउस की क्या बात सुनेंगे, यह हमें नहीं मालूम। हमारा सवाल स्पष्ट है कि 15% प्रियॉरिटी सेक्टर लोन्स, जो आपको माइनॉरिटीज को देने हैं, क्या उसके बारे में आपने आरबीआई को गाइडलाइन्स दीं या नहीं। अगर आरबीआई आपकी गाइडलाइन्स को नहीं मान रही है, तो उसके बारे में आप क्या कदम उठाने जा रहे हैं ताकि प्रधान मंत्री जी का जो आदेश है, आप उसे स्वीकार करके लागू करवाएं।

SHRI P. CHIDAMBARAM: Sir, the Prime Minister's 15-point programme uses the expression appropriate percentage of private sector lending should be targeted for minority communities. On the basis of that, I answered the earlier question. There was a letter from the Principal Secretary to the Prime Minister which was addressed to the Division. It was not brought to my notice. When the hon. Member, Mrs. Karat, wrote me the letter, I candidly told her once I got the letter that I have obtained the file, and I found there is such a letter. On that letter, we are taking further action.

I have discussed the matter with the Prime Minister. It is with the Prime Minister's consent that we are engaging IBA and RBI in discussion. I have kept the Prime Minister informed about the points of view of the IBA and the RBI. I have also told the Prime Minister that there are some aspects

which have to be discussed and reconciled, and once we discuss and reconcile these aspects with the RBI and the IBA, I shall report back to the Prime Minister and whatever decision the Prime Minister takes will, indeed, be implemented.

It is unfortunate that, that letter was not brought to my notice between 24th November and 3rd January, and I candidly admitted to the hon. Member that that letter was no brought to my notice. And then, when she, I think, wrote to the Chairman, I explained my position that the letter was brought to my notice only on the 3rd of January.

Since then, I have discussed the matter with the Prime Minister. The Prime Minister is fully informed of these discussions. Once the discussions are completed, policy paper will be placed before the Prime Minister. Whatever decision the Prime Minister takes will, of course, be implemented.

श्री अबू आसिम आजमी: सर, मेरा सवाल इसी विषय से जुड़ा हुआ है, मैं मंत्री जी से यह जानना चाहता हूं और साथ ही इनको इन्फॉर्म भी करना चाहता हूं कि मुम्बई से लगे हुए थाणा जिले में एक इलाका है – मुंबरा, जो मुस्लिम बहुल क्षेत्र है। वहां पर ज्यादा पॉपुलेशन मुस्लिम कम्युनिटी की है। वहां के लोग गाड़ियों के लोन के लिए एप्लीकेशन लगाते हैं और क्रेडिट कार्ड के लिए करते हैं तो बैंक से रिफ्यूज हो जाता है, किसी न किसी बहाने से उनको नहीं दिया जाता। वहां पर बैंक के जरिए माइनॉरिटी के साथ बहुत ज्यादती हो रही है। न तो गाड़ियों का लोन मिल रहा है और न क्रेडिट कार्ड ही दिया जा रहा है। मैंने एक लैटर भी भेजा है।

† [شری ابو عاصم اعظمی: سر، میرا سوال اسی وشے سے جڑا ہوا ہے، میں منتری جی سے یہ جاننا چاہتا ہوں اور ساتھ ہی ان کو انفارم بھی کرنا چاہتا ہوں کہ ممبئی سے لگے ہوئے تھانہ ضلع میں ایک علاقہ ہے - ممبرا، جو مسلم بہل چھیتر ہے۔ وہاں پر پوری پاپولیشن مسلم کمیونٹی کی ہے۔ وہاں کے لوگ گاڑیوں کے لون کے لئے اپلی کیشن لگاتے ہیں۔ اور کریڈٹ کارڈ کے لئے کرتے ہیں تو سو فیصد بینک سے رفیوز ہو جاتا ہے، کسی نہ کسی بہانے سے ان کو نہیں دیا جاتا۔ وہاں پر بینک کے ذریعے مائنارٹی کے ساتھ بہت زیادتی ہو رہی ہے۔ نہ تو گاڑیوں کا لون مل رہا ہے اور نہ کریڈٹ کارڈ ہی دیا جا رہا ہے۔ میں نے ایک لیٹر بھی بھیجا ہے۔]

† [ ] Transliteration in Urdu Script.

श्री सभापति: यह तो दूसरी बात है।

श्री अबू आसिम आजमी: आप क्या इस बारे में कार्रवाई करेंगे या ऐसी कोई इंस्ट्रक्शंस हैं कि जहां पर मुस्लिम ज्यादा हैं वहां पर लोन या क्रेडिट कार्ड नहीं दिया जाए?

شری ابو عاصم اعظمی: کیا آپ اس بارے میں کاروائی کریں گے یا ایسی کوئی انسٹرکشنس ہیں کہ جہاں پر مسلم زیادہ ہیں وہاں پر لون یا کریڈٹ کارڈ نہیں دیا جائے؟

SHRI P. CHIDAMBARAM: Sir, if the hon. Member brings to my notice any particular bank or any particular district in which there are certain banks, of course, action will be taken.

श्री तरलोचन सिंह: महोदय, मैं आपके माध्यम से अभी जो यह सवाल अहलुवालिया साहब ने किया, वित्त मंत्री जी की इंफार्मेशन के लिए बतलाना चाहता हूं कि जो सर्वप्रथम मीटिंग मॉयोनोरिटी के लोन के लिए हुई वह 2002 में माइनॉरिटी कमीशन में हुई जिसमें रिजर्व बैंक के गवर्नर मि॰ विमल जालान भी थे और वहां पहली बार डिसीजन 2002 में लिया गया under the dynamic leadership of Shri Atal Bihari Vajpayee ji कि माइनॉरिटी के लिए क्या किया जाए। उस मीटिंग में यह गाइडलाइंस तय हुईं कि Every nationalised bank will have a special officer जो सिर्फ माइनॉरिटी को डील करेगा और उनके लिंक होगे स्टेट मॉयोनोरिटी कमिशनस से होंगे। लेकिन सर, इसमें दो प्रोब्लम्ज हैं, एक तो श्री बाशा जी ने कही, सारे इंडिया में मुस्लिमों के लिए जो कार्य किया वह Mercantile Bank Bombay ने किया। इसमें कोई इंकारी नहीं है कि जितनी मदद उसको मिलेगी वह मुस्लिम माइनॉरिटी कम्युनिटी को जाएगी। जो सेकंड इश्यू है वह सबसे बड़ा है कि जो गरीब माइनॉरिटी के लोग हैं उनकी प्रोब्लम गारंटी की है। गारंटी के इश्यू पर माइनॉरिटीज को लोन नहीं मिल रहा है। अगर आपको गरीबों की मदद करनी है तो then have to find a simple method कि उनको प्रायोरिटी सैक्टर में लोन कैसे मिले। उनको फार्म फिल करना और गारंटी देना यह बहुत बड़ी प्रोब्लम है, जिसका आज तक कोई हल नहीं है।

SHRI P. CHIDAMBARAM: Sir, I take note of the two problems that the hon. Member brings to my notice. There are a number of other ideas that have emerged from the Sachar Committee Report, and many decisions have been taken on the basis of that Report, I will certainly keep in mind these two problems that he points out, and when finally all these decisions are put together in the form of a policy statement, it will be implemented by the RBI.

† [ ] Transliteration in Urdu Script.

SHRI RAVI SHANKAR PRASAD: Sir, I would like to invite the attention of the hon. Finance Minister to the second part of his reply, to be precise the sixth line of the second paragraph. It says, "This circular has enjoined upon the banks to ensure that within the overall target for priority sector lending and the sub-target of 10 per cent for the weaker sections, sufficient care should be taken to ensure that the minority communities receive an equitable portion of the credit." What do you mean by the weaker sections? Which are the communities of people comprising the weaker sections? Do they include OBCs, the Most Backward Castes? I would like to know whether they include very poor people from the forward castes.

Sir, the second part of my supplementary flows from the first. You talked about the view of the Reserve Bank of India which you conveyed to the hon. Prime Minister. Would you kindly share the view of the Reserve Bank with us as well as the whole House? What is the objection of the Reserve Bank of India and how are you going to reconcile that?

SHRI P. CHIDAMBARAM: Sir, let me answer the first question first. The priority sector comprises of 15 categories. If you want me to read out the list, I can read it. It starts with agriculture, small-scale industry, etc., and loans disbursed to urban poor. The weaker sections consist of nine categories and they are; (1) Small and marginal farmers with land holdings of 5 acres and less and landless labourers, tenant farmers and sharecroppers. (2) Artisans, village and cottage industries where individual credit limits do not exceed Rs. 50,000. (3) Beneficiaries of SGSY. (4) Scheduled Castes and Scheduled Tribes. (5) Beneficiaries of differential growth of interest schemes. (6) Beneficiaries under the. Swarna Jayanti Shahari Rozgar Yojana. (7) Beneficiaries under the scheme for liberation and rehabilitation of scavengers. (8) Advances to self-help groups. (9) Loans of distressed urban poor to repay their debt to non-institutional bankers. This constitutes weaker sections. The target for the priority sector is 40 per cent of the total net bank credit. Within that 40 percentage points, 10 percentage points must go to the weaker sections.

This has been the policy for many years. When we want to lend to minorities, the RBI's view is that there may be some double counting. I have taken a different view. That is why it is rather premature, Sir, to discuss the differences in approach; but, I am confident that these differences can be reconciled indiscussion. I have alreay advised the RBI that in our view

there will be no double-counting in the user category, but we will resolve these things by discussion with the RBI.

Secondly, RBI's view is that the correct approach should be to concentrate on districts where there is a heavy minority population. These districts have been identified; instructions have issued to the lead banks to prepare district credit plans to ensure that a large proportion of the district plans are targeted towards the minorities. There are no differences of opinion. There are different perceptions and differences in approach. These perceptions and approaches will be reconciled and a policy will be laid down and the policy will be implemented.

MS. MABEL REBELLO: Sir, some of the minorities are also tribals, and they are marginal farmers. Last week we have discussed here that most of them do not have title for their land and they live either on farming or by collecting minor forest products. As soon as they collect minor forest products, they are bound to sell it because they do not have the holding capacity. Otherwise, they have to borrow money at an exorbitant rate of interest. I would like to know from the hon. Minister the quantum of money he has given to minority tribals in the central India.

SHRI P. CHIDAMBARAM: Sir, I do not think I have that kind of a sub-classification ...*(Interruptions)*... Sir, I do not have that kind of a classification. I will try to find out if among minorities the data captures the minority tribals. If I am able to get that data. I will certainly send it to her.

श्री मुख्तार अब्बास नकवी: आदरणीय सभापति जी, मैं इस बात से सहमत नहीं हूं कि वित्त मंत्री जी प्रधान मंत्री जी के आदेश का पालन नहीं कर रहे हैं। मैं मानता हूं कि वह अक्षरश: प्रधान मंत्री जी के आदेश का पालन कर रहे हैं और उनका निश्चित तौर से आदेश है कि जो अल्पसंख्यकों का आर्थिक और सामाजिक पिछड़ापन है, उसको मिटाना नहीं है, उनका राजनैतिक शोषण करना है, जो अभी जवाब से समझ में आया है।

अब जहां तक अल्पसंख्यकों को आर्थिक सहायता देने का सवाल है, मैं माननीय वित्त मंत्री जी से पूछना चाहता हूं कि पिछले दो वर्षों में कितने अल्पसंख्यकों ने लोन के लिए एप्लाई किया है, आर्थिक सहायता के लिए एप्लाई किया है और कितने लोगों को अब तक लोन दिया गया है? मेरी जानकारी यह है कि जो कमजोर अल्पसंख्यक हैं, उनको लोन नहीं दिया जाता है और जो मजबूत हैं, उनको लोन दिया जाता है।

सभापति महोदय, मेरा इसी से जुड़ा हुआ दूसरा सवाल है। जितने लोग यहां पर बैठे हुए हैं, हम सब अल्पसंख्यकों से ज्यादा बुरी हालत में हैं। हमारे जो संसद सदस्य है, जब इनके परिवार के लोग लोन के लिए एप्लाइ करते हैं, तो बताया जाता है कि तुम्हें लोन नहीं मिलेगा, क्योंकि तुम्हारे परिवार के सदस्य संसद में बैठे हुए हैं। जब हमारी यह दशा है, ''जब रात है इतनी मतवाली, तो सुबह का आलम क्या होगा?'' जब यहां बैठे हुए लोगों का यह हाल है, तो फिर अल्पसंख्यकों का क्या हाल होगा, इसको आप समझ सकते हैं। मैं जानना चाहता हूं कि मंत्री जी अल्पसंख्यकों के लिए क्या कर रहे हैं?

श्री बनवारी लाल कंछल: सर, बैंक मैनेजर कहता है कि सांसद पैसा लौटाएगा नहीं।

SHRI P. CHIDAMBARAM: Sir, I am sorry to say that I will not be able to give the number of people who have applied from the community, bank-wise; I do not have those figures. But I have already given the figure-end March 2004, just before the UPA Government took over, the total advances to minorities within the priority sector was Rs. 34,654 crores; end March 2006, it is Rs. 45,490 crores. That works out to an increase of 33 per cent in a period of two years. More should be given and more will be given.

SHRI V. NARAYANASAMY: Mr. Chairman, Sir, the Minister's reply is positive. In 2002, when the NDA Government was there, two-tier entry fee was levied for heritage sites and other monuments. As far as the heritage sites are concerned, the entry for foreign tourists was 5$, for Indian tourists it was Rs. 10. As far as the other monuments are concerned, for foreign tourists it was 2$, for Indians it was Rs. 5. Sir, on the one side, we want to promote tourism, heritage tourism and want that people from other countries should come and see our culture, architecture, monuments, etc.

MR. CHAIRMAN: Come to your question.

SHRI V. NARAYANASAMY: Sir, I am coming to it. ...*(Interruptions)*... I am giving the detail so that the hon. Minister is able to answer it properly. ...*(Interruptions)*... Sir, the Ministry is also very positive. What is the problem faced by the Ministry to bring on par the fee charged from foreign tourists with the fee charged from the Indian tourists? The Government wants to earn money in order to maintain the archaeological areas. Sir, what I would like to submit is that when we want to promote tourism, we need not bother about the money being collected. I would like to know from the hon. Minister when they are going to bring the foreign tourists on par with the Indian tourists as far as fee that is charged is concerned.

SHRIMATI AMBIKA SONI: Sir, the hon. Member is quite right that we are trying to promote cultural tourism. But having said that, Sir, there are nominal fees for Indian nationals which is Rs. 10 to world heritage site and Rs. 5 to another 116 monuments. Foreign nationals have to pay Rs. 250 to world heritage sites and Rs. 100 to other monuments. Only in the case of Agra is the fee higher because there is an additional amount of Rs. 500 charged as *pathkar* by the Agra Development Authority, which is not the case in other monuments. Sir, this debate has again been started by a letter which was received in the Cabinet Secretariat from the PMO to answer the hon. Minister. An inter-ministerial meeting was held by the Cabinet Secretariat where all the Secretaries were present how we could bring it at par. There are some problems, Sir. We, in the Archaeological Curvey, earn only about Rs. 53 crore from entry tickets, which is not at all enought for restoration, and conservation work, which goes beyond Rs. 200 crores approximately. In any case, this Rs. 53 crores is put in the Central deposit fund of the Ministry of Finance and we have no access to it. That means that the Rs. 10 ticket is being subsidised by the Government of India. There is a debate going on in our Ministry whether it would be fair to subsidise even the entry fee for foreign nationals who are not taxpayers in our country. Sir, we have raised these points. Wherever we are charging extra fee from the foreigners, we are adding some value-added services. I have made a comparative study. The countries like the United States of America. Europe, the United Kingdom, etc. which have a single entry fee, these entry fees are very, very high, anything from 50 USD or 15 Euros to 25 Euros or USD. If we were to increase the fee for the Indian citizens travelling to various monuments of our country, in our personal opinion it would discourage the Indian travellers and we want to encourage domestic tourism and if reduced further, which is already a minimal of Rs. 250 to world heritage site with value-added services. There are countries like Russia, Egypt and a lot of other developing countries.

Reduction of entry fee in heritage monuments

*203. SHRI V. NARAYANASAMY: Will the Minister of CULTURE be pleased to state:

(a) whether it is a fact that the Prime Minister has asked the Ministry to